

Rev. 5/2025

FACTS WHAT DOES EPIC FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and income - Account balances and payment history - Credit history and credit score When you are <i>no longer</i> our customer, we do not continue to share your information as described in this notice.		
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons EPIC Federal Credit Union chooses to share; and whether you can limit the sharing.		

Reasons we can share your personal information	Does EPIC Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions?

Call 504-454-8224 or go to www.epicfcu.com

What we do			
How does EPIC Federal Credit Union protect my personal information?	To protect your personal information unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.		
How does EPIC Federal Credit Union collect my personal information?	We collect your personal information, for example, when you - open an account or make a wire transfer - show your government-issued ID or apply for financing - give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.		
Why can't I limit all sharing?	 Federal law gives you the right to limit only sharing for affiliates' everyday business purposes - information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. 		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Our affiliates include companies with a common corporate identity of EPIC Federal Credit Union; companies such as EPIC Insurance Agency.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies - EPIC Federal Credit Union does not share with our nonaffiliates so they can market to you.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partner includes CUNA Mutual Group's MEMBERCONNECT/TruStage.		

Other important information

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt in data and consent; this information will not be shared with any third parties.